

**The Age Wave is Here* :
The Aging of the Baby Boomers
November 2010**

- *The first part of the age wave arrives when baby boomers turn 65 years old in 2011*

**A report by the
University of Utah
Gerontology Interdisciplinary Program (College of Nursing)
and
Center on Aging**

Scott D. Wright, Ph.D. & Mark A. Supiano, M.D.

Edited and compiled by

Scott D. Wright, Valerie Anne D'Astous,

Hannah Preeth Davidson, Eunhee Kim, Christy Martinsen, Harika Khudouri



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Key points:

- Beginning in 2011, one person in the United States will turn 65 every eight seconds.
- It is estimated that 10,800 U.S. Boomers will turn 65 daily for the next 19 years.
- The baby boom “generation” is understood to be those born in the years from 1946 to 1964.
- About 76 million people represent this generation – or perhaps a better term to use - “historical cohort.”
- Kathleen Casey-Kirschling (of Cherry Hill, New Jersey) has become celebrated as the nation's first baby boomer — born, as *The Philadelphia Inquirer* heralded at the time, a second past the stroke of midnight in Philadelphia on Jan. 1, 1946.
- In 2006, the U.S. Census Bureau estimated that baby boomers aged 42 to 60 totaled an estimated 78.0 million and comprised 26.1 percent (or just over one-fourth of the US population) of the total US population. Note that 78 million in 2006 is different from the other numerical count of 76 million for those born in US during 1946 and 1964. Thus, the 2006 estimate takes into account the influx of immigration issues and those born in other countries moving into and living in US since 1964.
- It is important to distinguish between familial and “historical cohorts” or cultural generations. A familial generation is defined as the average time between a mother's first offspring and her daughter's first offspring. Social-cultural generations are cohorts of people who were born in the same date range and share similar cultural experiences. The Population Reference Bureau (Elwood, 2009)

proposes seven historical generations: The New Worlders (born 1871-1889, median member born in 1880); The Hard Timers born 1890-1908, median member born in 1899); The Good Warriors (born 1909-1928, median member born in 1918); The Lucky Few (born 1929-1945, median member born in 1937); The Baby Boomers (born 1946-1964, median member born in 1955); Generation X, aka Baby Busters (born 1965-1982, median member born in 1974); the New Boomers, aka Generation Y, Generation Next, Millennials, and Echo Boomers (born 1983-2011, median member born in 1992) and they are poised to rival the baby boomers as the largest generation in history, some 80 million people.

- According to Wikipedia, there is the emergence of a new (possible 8th historical generation group) known as Generation Z - aka Generation I or Internet generation or Digital Natives (born in early 1990s).
- The first “wave” of boomers reaches the traditional benchmark of the “retirement years” – 65 - in the year 2011 (those born in 1946).
- Some have argued that the entire cohort (1946-1964) is too big and too diverse to be grouped into one demographic; thus the notion of “early boomers” (1946-1955) and “late boomers” (1956—1964) or the proposed Generation Jones, a term coined by Jonathan Pontell to describe the historical generation of people born between 1954 and 1965.
- The baby boom generation is not monolithic. One way that economists and social scientists look at its differences is to compare younger boomers, ages 43-52, with older ones, ages 53-62. In general, younger boomers are more optimistic (Pew Research Center).

- A series of briefs from the MetLife Mature Market Institute examines characteristics the baby boomers into 3 groups: [Younger Boomers](#), [Middle Boomers](#), and [Older Boomers](#). These profiles pull together federal data on population, life expectancy, health status, marital status, housing arrangements, racial/ethnic composition, geography, employment status, income level, spending preferences, and generational influencers (see web resources on p. 36 of this report).
- Over the next 10 years aging “early boomers” will result in a 50% rise in the number of people 65 to 74 years old, a growth rate for that cohort not seen in 50 years.
- The Census Bureau reported that in 2009 one in four early boomer families had one or more of their children living with them and that most of those children were adults.
- It is estimated that at least two-thirds of early boomers are grandparents and the Census Bureau reports a rising number are responsible for their grandchildren.
- There are 1.3 million more early boomer women than men.
- Nearly half of baby boomers are "at risk" of running out of money during retirement, according to a new study from the Employee Benefit Research Institute.
- There were approximately 96 male baby boomers per 100 female baby boomers (in 2006).

- In 2006, the majority of baby boomers reported race as White and ethnicity as non-Hispanic, are currently married, reported having some college or higher degrees, and are currently employed and working.
- Boomers who reach age 65 in 2011 can expect to live, on average, at least another 18 years.
- Aging baby boomers will increase dependency ratio (the number of people 65 and older to every 100 people of traditional working ages) is expected to climb rapidly from 22 in 2010 to 35 in 2030. The higher this old-age dependency ratio, the greater the potential burden (U.S. Census Bureau).
- One out of every nine baby boomers will live to be at least age 90.
- Over half of the adult Internet population is between 18 and 44 years old. But larger percentages of older generations are online now than in the past, and they are doing more activities online, according to surveys taken from 2006-2008 (Pew Research Center). Broadband usage among adults ages 65 or older grew from 19% in May 2008 to 30% in April 2009. According to the Pew Internet and American Life Project, Boomers make up 34% of Internet users in the US, and as a recent report from Forrester Research pointed out, this group is quite comfortable with creating and consuming social media. Social networks, however, still haven't quite found the right angle to draw these users in.
- The "Retirement Readiness Rating" found that nearly one-half (47.2%) of the older baby boomers might not have enough retirement money to cover basic costs and health care. Younger boomers fare slightly better with 43.7% at risk. Gen-Xers aren't looking too good either, with 44.5% potentially in trouble. The

younger boomers (45- to 54-year-olds) are in their top earning and spending years, according to the latest Bureau of Labor Statistics data, with older boomers (45 to 54-year-olds) not far behind. Their spending has helped fuel the U.S. economy for decades. In 2008, total spending by boomers was \$2.65 trillion.

- Jack VanDerhei, EBRI's research director, thinks the boomers will fall into two categories: Those who try to maintain their current lifestyle as they retire and then run out of money in five to 10 years, or they'll cut spending on discretionary items like going out to eat, vacations and transportation.
- A shortage of geriatricians exists in the United States and is projected to worsen over the next 20 years. Currently, there is one geriatrician for every 5000 adults age 65 and older. In 2030, it is estimated that there will only be one geriatrician for every 7,665 older adults, representing a 50% decline over the next 25 years.
- The number of workers over age 65 who are in the labor force has passed the number of teen-agers – workers aged 16-19 – who are in the labor force for the first time since records were kept in 1948 (as of July, 2010).
- Between now and 2030, the number of adults aged 65 and older in the United States will almost double, from around 37 million to more than 70 million, an increase from 12% of the U.S. population to almost 20%. It was long held that, with only a few isolated exceptions, substance abuse simply did not exist among this population. In light of the impact of the baby boom generation, this assumption may no longer be valid. The authors, Duncan et al., 2010, examined admissions of persons 55 years and older ($n = 918,955$) from the Treatment Episode Data Set (1998-2006). Total admissions with a primary drug problem

with alcohol have remained relatively stable over this time. Admissions for problems with a primary drug other than alcohol have shown a steady and substantial increase. Clearly, data from the Treatment Episode Data Set indicate a coming wave of older addicts whose primary problem is not alcohol. The authors suspect that this wave is led primarily by the continuing emergence of the baby boomer generation.

- A study by Johnson, Butrica, and Mommaerts (2010) comparing retirement patterns over the past 30 years found that older adults are now working longer and taking more complex routes out of the labor force. More than 40 percent of men born between 1943 to 1947 did not retire by age 65, compared with only 20 percent of those born 1933 to 1937. Men and women born between 1933 to 1937 were much more likely than those born 20 years earlier to move to part-time work at older ages and return to work after retiring instead of following the traditional route of retiring only once directly from full-time employment.
- “Working in retirement” is the new normal. Fully 75% of workers aged 50 and older expect to have retirement jobs in the future.
- According to Ardis Dee Hoven MD (Chair of the AMA Board of Trustees, September, 2010), physicians will have to learn to cope with increasing numbers of baby boomers. For example, by age 65, around two-thirds of all seniors have at least one chronic disease and see seven physicians. Twenty percent of those 65 have 5 or more chronic diseases - see 14 physicians – and average 40 doctor visits a year. The need for caregivers trained in geriatrics, whether they be doctors, nurses, direct care workers or family members, already outstrips the rising

demand for these services.

- The *RAND Review* (Summer, 2010, 34{2}), in a report, “When I’m 64”: How Aging Baby Boomers Have Begun to Carry That Weight,” have noted that the end of the 20th century witnessed a profound change in retirement behavior with older American workers retiring at later ages than they have in the past and will likely to do so in the future. The skill composition of the workforce (e.g., higher educated), rise of dual earner families, and the changing nature of work itself (e.g., technological advancements) are all factors in the drop of retirement rates. The trend toward delayed retirement could also be good news for the cognitive capacities of aging baby boomers.
- In the last 11 years, as more baby boomers entered midlife, the suicide rates in this age group have increased, according to an analysis in the September-October issue of the journal *Public Health Reports* (2010). Historically, the elderly (65 +) have had the highest rates of suicide, but starting in 2005, suicide rates among the middle aged [45-64 years of age] were the highest of all age groups. There are many factors involved with both cohort and period effects.
- The life expectancy for Hispanics is nearly 81 years, compared to with 78 years for Whites and almost 73 for Blacks. One theory points to a healthier diet, more exercise and stronger social network with Hispanics.

I. Introduction

The US population has been aging since the founding of the Republic (Achenbaum, 2005). For example, the median age of the population, according to the

1790 Federal Census was 16. Half of the population was under the age of 20 on the eve of the Civil War. As late as 1950, only half the population was over 30 (Achenbaum, 2005). But that was then, and this is now.

Now, the focus is on our *rapidly* aging society, the “age wave,” and how fast the older age groups are growing and how the number of centenarians has more than doubled in the U.S. since 1980. Now the discussion is on health and optimal aging, longevity, and the prospects for slowing or even “ending aging” (De Grey, 1997; Greenbaum, 2010; Older Americans 2010: Key Indicators of Well-Being, 2010; The State of 50+ America, 2007). Many people have heard of the “age wave” (or age tsunami) and have associated the expression with the demographic transition of when the baby boomer generation will reach the “retirement years” or simply “old age.” Regardless of whether 65 is assumed as representing “old age” or even if baby boomers do not necessarily retire at age 65, most people will agree that the transition of baby boomers to the age 65 is a monumental transition in the United States.

Although it is true that the phrase “age wave” is connected to demographic dynamics and the number of baby boomers, the phrase is also associated with all of the attendant consequences. These include the influences, and effects the aging baby boom cohort has on various levels of social, cultural, economic, and political environments (Dychtwald, 1990).

A few years ago or “just yesterday” (how time flies!) the discussion around the baby boomers was centered on that entire cohort passing through their midlife years. Morgan (1998a) noted thirteen years ago in his introductory article titled “The aging of the baby boom”, in the journal *Generations*, that it was only fitting that a journal named

Generations [Vol. 22, (1)] should have a special issue devoted to "The Baby Boom at Midlife and Beyond" given the generational impact of the baby boomers on all levels of society, not to mention the impact it would have on *other* generations that would follow.

Morgan (1998a) also noted that while the popular press was making both good and bad prognostications about the impact of the aging cohort into the future, aside from the one exception of an article by Cornman & Kingson, (1996), there appeared to be little interest or research activity in the field of gerontology about the aging baby boomers. Morgan (1998a) had hoped that the special issue of *Generations* would represent a critical step in addressing the issue from both a research and applied perspective. In other words, Morgan (1998c) had declared, "In terms of absolute numbers, this generation is virtually guaranteed to have a major impact on the nature of aging and old age in the United States."

The faculty in the Gerontology Interdisciplinary Program would agree with Morgan's assessment. In fact, the preparation has been ongoing for this significant demographic event – and age wave - for almost forty years. The Gerontology Interdisciplinary Program was started in 1972 (2012 will mark the 40th anniversary) and has offered educational programs at the University of Utah such as the undergraduate and the graduate certificate courses to train the leaders in the field of aging to be ready for the challenges – and the promise – of an aging society. A Master's Degree in Gerontology has also been offered since 1993 as a premier educational experience for those who seek to offer quality leadership and administrative skills in a variety of settings ranging from long-term care facilities to positions in government and non-profit agencies as well as in the private entrepreneurial sector. Before information is presented on the educational

offerings of the gerontology program, it is important to indicate the significance of an aging society and how the aging of the baby boom cohort will bring about dramatic changes at almost every level of human interaction: the {inter}personal, family, community, and society.

II. Origins of the Baby Boom

So how did the baby boom get started? What were the factors that led to the “boom”? Here is Morgan (1998c) again to begin the overview:

The baby boom is immediately apparent as a bulge in both the number of births and the rate at which women 15-44 were giving birth. In both cases, the magnitude of this growth was heightened in comparison with the 1930-1945 period, when first the Depression and then World War II kept births down (p. 10).

The contextual factors surrounding the origin of the “boom” are complex and varied. However a historical perspective offers insightful commentary on the macro forces at work influencing the creation of the boom effect in that *specific time period*. James T. Patterson (1996) has provided the larger picture in his highly recommended book, *Grand Expectations: The United States, 1945-1974*,

The boom was not the result of parents having huge families, but rather of so many people deciding to marry young, to start a larger family quickly, and to have, two, three, or four children in rapid succession...The most satisfactory explanation of the boom is offered by Jones [1980], who highlights the “great expectations” of the younger generation at the time. Not only veterans but also their younger brothers and sisters maturing in the next few years developed rising aspirations amid the increasingly prosperous climate of the 1940s and 1950s.

Most of them knew they were better off, relatively speaking, than their parents had been at their age. They sensed they could afford to marry, buy a house, start a family, and educate their children. In this way, as in so many others, the health of the economy – as well as the optimistic perceptions of continuing prosperity – drove social change in postwar America (pp. 78-79).

Patterson (1996) was also astute enough to caution readers that, “to generalize about a ‘generation’, as if sharp differences of class, race, gender, and region did not exist within an age cohort, is foolish” (p. 80).

So the key message here is that one needs to pay attention to and be observant of not only key differences *between* the historical generations but also the differences *within* the generations. Knowing these differences will have important implications for the increasing heterogeneity of the aged population in this century (Morgan, 1998c; Markides, & Black, 1995; Grayson & Velkoff, 2010).

III. Demographic Profile of the Baby Boomers

The publication, *The Lives and Times of the Baby Boomers* by Mary Elizabeth Hughes and Angela O’Rand (2004) is a highly recommended resource for those seeking a comprehensive demographic profile of the baby boomers. However, please note that the report by Hughes and O’Rand (2004) is based on data from the 2000 U.S. Census Bureau publication. Hughes and O’Rand examine several dimensions of the baby boomer cohort. The first dimension being placing the cohort in context of other historical generations, ...we propose that the pivotal role of the boomers in history is both continuous and discontinuous. The boomers inherited social change, they lived through social

change, and in their day-to-day lives redirected social change. Their large size amplified what may otherwise have been small differences, magnified what may have become modest effects, and made both larger than life. This probably explains why the public seems fascinated with the boomers, who have become a cultural icon for Americans of all ages (pp. 6-7).

Second, the educational attainment of the baby boomer cohort,

The legacy of the American educational system is visible in the educational attainment of the boomer cohorts, often called the best-educated cohorts in the history of the United States (p. 7).

Third, the changing landscape of the workplace,

As the earliest boomers came of age, the U.S. economy began to shift more rapidly than before toward service and knowledge industries and away from traditional heavy manufacturing (p. 10).

Fourth, the changing profile of family,

The bulk of the boomer cohorts inherited a modern family pattern with deep roots in the social and economic history of the United States. As the boomers came of age, they transformed this pattern. New experiences with education and work stemming from social change combined with new ideas about the importance of the individual with new ideas about the importance of the individual to alter the context in which the boomers have made decisions about family life (p. 16).

And fifth, the pattern of household and personal incomes,

The prosperity of the boomers experienced in childhood was the culmination of several decades of improvement in the American standard of living interrupted

only by the Great Depression...At midlife the boomers live with an even higher standard of living than their parents. But they also live with more inequality. The inequality is evident in their household incomes, home ownership patterns, and net worth (p. 22).

Hughes and O’Rand (2004) are very careful about their prognostications and presented their caveats about predicting any future scenarios, especially with a cohort that large and diverse,

The impact of the aging baby boom depends greatly on current circumstances and future choices of the boomers themselves. As we have seen, the baby-boom cohorts enter old age with life histories that differ markedly from those of current elderly. Boomer men and women have worked longer and many plan to work later than earlier cohorts. And their diverse family histories and current living arrangements raise more uncertainties about the patterns of their lives in old age...the variability in the boomer cohorts that we have discovered promises that generalizations are likely to be misleading. (p. 27).

Nevertheless, Hughes and O’Rand (2004) have proposed, with the above caveats in mind, several “reasonable expectations” for the aging of the baby boom cohort. For example, they expect boomers to “extend midlife well into what used to be considered old age” and they also expect that there will be inequalities within the cohort and “...some boomers will have a comfortable old age, and others will not.” Hughes and O’Rand (2004) also suggested that the diversity within the aging boomers would create challenges for policymakers in terms of potential policy mismatches (i.e., enacting universal policies that create more problems than they would solve).

Another great resource for examining the demographic profile of the aging baby boomers is the U.S. Census Bureau (2006) report, *Selected Characteristics of Baby Boomers 42 to 60 Years Old*, which is available at their web site in both PowerPoint slides and PDF formats. The report is complete with detailed tables and informative visuals via graphs and charts. The data in that report presents characteristics of the Baby Boomers (born between 1946 and 1964) by focusing on the population ages 42 to 60 in 2006. Note that this same group has now advanced to ages 47 to 65 in 2011. The Census Bureau report (2006) also indicated that population within this group has been influenced by fluctuations with those born in other countries and moved to this country, and since have become US citizens. Here are some highlights from that report (2006):

- The South has the greatest number (28,060,126) of baby boomers by geographic region. By comparison, the West ranked 3rd (of 4) with 17,421,670 baby boomers.
- California has the greatest number of baby boomers: 8,992,331
- Vermont has the greatest percentage of baby boomers: 30.1%
- Los Angeles County has the greatest number of baby boomers: 2,416,110.
- Clear Creek County, Colorado has the greatest percentage of baby boomers: 38% (in fact, Colorado has 3 counties in the top 5 for greatest percentage).
- Florida (Flagler county, Sumter County, Pasco County), Nevada (Lyon county), Arizona (Pinal County) are the three states that had counties in the top 5 for greatest growth rate in baby boomers between 2000 and 2006.

- There were approximately 96 male baby boomers per 100 female baby boomers (in 2006). Stated in different way: Of the estimated 77,980,296 baby boomers (in 2006) 38,275,051 were male and 39, 705, 245 were female.
- In 2006, the majority of baby boomers reported race as White and ethnicity as non-Hispanic, are currently married, reported having some college or higher, and are currently employed and working.

The following list from the special edition report, “Facts for Features,” (2006) from the US Census Bureau provides additional data about the aging baby boomers when the leading edge turned 60 (in 2006).

In 2006, the oldest of the baby boomers, the generation born between 1946 and 1964, will turn 60 years old. Among the Americans celebrating their 60th will be our two most recent presidents, George W. Bush and Bill Clinton. Other well-known celebrities reaching this milestone include Cher, Donald Trump, Sylvester Stallone and Dolly Parton. To commemorate this occasion, the Census Bureau has compiled a collection of facts relating to, perhaps, our most celebrated generation.

78.2 million

Estimated number of baby boomers, as of July 1, 2005.

[<http://www.census.gov/popest/national/>](http://www.census.gov/popest/national/)

7,918

Number of people turning 60 each day in 2006, according to projections. That amounts to 330 every hour.

[<http://www.census.gov/population/www/projections/usinterimproj/>](http://www.census.gov/population/www/projections/usinterimproj/)

James & Mary

The most popular baby names for boys and girls, respectively, in 1946. Today, the names Jacob and Emily lead the list; James ranks 17th among boys and Mary is 63rd among girls. (Source: Social Security Administration, at

<<http://www.ssa.gov/OACT/babynames/>>)

50.8%

Percentage of women baby boomers in 2005.

<<http://www.census.gov/popest/national/>>

9.1 million

Estimated number of baby boomers in 2004 who were black. Also, 8.0 million boomers were Hispanic (of any race).

<<http://www.census.gov/popest/national/>>

32%

Proportion of Alaska's population that was part of the baby boom generation, as of the last census. Baby boomers also comprised 30 percent or more of the population in New Hampshire, Vermont and Maine. In contrast, Utah (23 percent) was the only state where baby boomers constituted less than 25 percent.

<<http://www.census.gov/prod/2001pubs/c2kbr01-12.pdf>>

Then and Now**141 million**

Estimated U.S. population in 1946. Today, the nation's population stands at about 298 million.

<<http://www.census.gov/popest/archives/1990s/popclockest.txt>> and

<<http://www.census.gov>>

33% and 5%

The proportions of adults age 25 and older with at least a high school diploma and at least a bachelor's degree, respectively, in 1947. By 2004, the respective proportions had risen to 85 percent and 28 percent.

<<http://www.census.gov/population/www/socdemo/educ-attn.html>>

The Future

\$2,695

Average annual expenditures on health care in 2004 for people ages 45 to 54 — the age group that is the heart of the baby boom generation. When budgeting medical expenses, baby boomers should expect increased health-care spending as they age; for instance, those age 55 to 64 spent \$3,262 and those 65 and over, \$3,899.

(Source: Bureau of Labor Statistics at

<<http://www.bls.gov/cex/2004/Standard/age.pdf>>)

57.8 million

Number of baby boomers living in 2030, according to projections; 54.9 percent would be female. That year, boomers would be between ages 66 and 84.

<<http://www.census.gov/population/www/projections/usinterimproj/>>

2.1

The number of workers for each Social Security beneficiary in 2031, when all baby boomers will be over age 65. Currently, there are 3.3 workers for each Social Security beneficiary. (Source: Social Security Administration, at <http://www.ssa.gov/pressoffice/basicfact.htm>)

4,041

Number of continuing care retirement facilities in 2003. Many boomers could have parents in need of such facilities or may have to move into such a facility themselves in the future.

<http://www.census.gov/prod/www/abs/cbptotal.html>

Staying Young and Fit

27,813

Number of fitness and recreation centers nationwide in 2003. These are good places to visit on a regular basis for boomers who are trying to become or stay physically fit.

<http://www.census.gov/prod/www/abs/cbptotal.html>

11,938

Number of cosmetics, beauty supply and perfume stores in 2003. These stores carry numerous anti-aging skin care products aimed at people in this age group.

<http://www.census.gov/prod/www/abs/cbptotal.html>

IV. Social, Political, and Economic Issues of Aging Baby Boomers

Paul C. Light (1998) wrote one of the first books to examine the complexities of the baby boom generation and their future implications and impact. The book titled, “*Baby Boomers*”, investigated what unified and what divided the generation and reflected on the potential for “golden days” (would it be the 1990s?). Since one now has the luxury of looking back over the 90s and the first decade of the new century to see if those years were indeed the “golden years” for boomers, one will have to give credit to Light (1988) for raising the consciousness of how the cohort would have to eventually confront the challenges of an aging society due to the demographic transition of boomers entering the “retirement years.” What is also interesting is that Light (1988) elevated the year 2016 – when the boomers reach the age of 70 – as having the most significance in terms of social, political, economic and cultural impact. He wrote back in 1988,

Most baby boomers could care less about the year 2016. It is just a year in the distant future. Yet, two things make the year very significant. It is the year the baby boom will turn 70 years old, marking the beginning of a huge retirement wave...It is also the year the baby boomers will celebrate a half a century of political participation. It will be their thirteenth presidential election. By 2016, the baby boomers will have cast on the order of 700 million votes (p. 270).

Obviously, Light (1988) was not only concerned about the future of the entitlement program such as Social Security and Medicare, but also the political ramifications of the votes cast by boomers in elections in relation to any intergenerational consequences. Light (1988) was convinced that the baby boomer’s future would involve

a subtle social contract and a lot of it would hinge on whether or not boomers would invest in themselves – or their children’s future.

In 1998, Theodore Roszak, wrote the book, *America the Wise: The Longevity Revolution and the true Wealth of Nations* and it was a “call to arms” for the aging baby boomers to transform and remake society. Roszak who was also the author of the bestseller, *The Making of A Counterculture* (1969), believed that the baby boomers could lead the way in serving as role models for a productive and fulfilling later life instead of being viewed as a recipe for fiscal disaster (Roszak, 1998). Please note that this book, *America the wise* was re-released with the title, *Longevity Revolution: As Boomers Become Elders* in 2001 with additional chapters. (Readers may also be interested in Roszak’s latest book [2009], *The Making of an Elder Culture*).

In a similar theme, but much more focused on the transition of retirement in the U.S., Marc Freedman (1999) published the book, *Prime Time: How Baby Boomers will Revolutionize Retirement and Transform America*. Freedman proposes that an aging society – thus older Americans – “are our only increasing natural resource” and that the potential energy and time of the aging baby boomers could transform not only personal aging but could facilitate the renewal of our communities with their active involvement at many different levels. Freedman’s perspective is in direct contrast to publications such as Peter Peterson’s (1999) *Gray Dawn: How the Coming Age Wave Will Transform America*, who envisions “a demographic time bomb” due to increasing numbers of older adults who simply live with an entitlement ethic – and thus will drag down any future prosperity of the country (Beckett, 2010; Willets, 2009). Others have speculated that the aging of the baby boomers will be like a demographic “asteroid” that will have a

catastrophic effect on our economy (example, see Ted Fishman's (2010) book, *Shock of gray: The aging of the world's population and how it pits young against old, child against parent, worker against boss, company against rival, and nation against nation*). In contrast, Freedman (1999) sees the glass half full – that an increasing older population that is healthier, more vigorous, and better educated may be the source of our salvation in terms of a renaissance in our communities (see also Achenbaum, 2005). In other, words, aging can be a great opportunity, not a burden, in the near future (Freedman, 2006; Ball & Gotsill, 2010).

For a more intimate look at the lives of baby boomers (specifically the lives of nineteen quintessential boomers) over the life course, the book *My Generation: Fifty Years of Sex, Drugs, Rock, Revolution, Glamour, Greed, Valor, Faith, and Silicon Chips* by Michael Gross (2000) is an informative biographical look at the baby boomers re-inventing themselves “over and over again.” Gross (2000) makes an interesting case for a different demographic bracket for the baby boomers by changing the rules (of course!) of the definition of baby boomers to be those born between December 7, 1941 (bombing of Pearl Harbor) and November 22, 1963, the day John Kennedy was assassinated. In other words, Gross (2000) is using historical events to bookend the cohort instead of statistical benchmarks of fertility and birth rates.

The same kind of story-telling – a chronicle of the lives of selected baby boomers can be found in Steve Gillon's (2004) book, *Boomer Nation: The Largest and Richest Generation Ever, and How It Changed America*. Gillon (2004) examined a small, but diverse set of baby boomers – six individuals – rich and poor, black and white, immigrant and native born, that reflected the nuances of the baby boomer cohort.

In the year 2007, several publications and media projects were released that examined the aging baby boomer cohort in the past, in the present, and into the future. For example, Richard Croker authored the book, *The Boomer Century, 1946-2046: How America's Most Influential Generation Changed Everything*. *The Boomer Century*, which was the companion book to the PBS documentary of the same name “Boomer Century” (pbs.org/boomercentury). The documentary project was the brainchild of Ken Dychtwald, PhD, (www.agewave.com) and it studies the massive Boomer Generation; past, present and future. The producers of the program interviewed thirty or more experts in various fields. The book (Croker, 2007) is organized into three sections:

- [The Times, They Are a Changin'](#)
(*The Past*)
- [Get a Job!](#)
(*The Present*)
- [When I'm 64](#)
(*The Future*)

Not to be outdone by Croker's (2007) book and Dychtwald's (2007) media project, Tom Brokaw (2007) authored the book, *Boom!: Voices of the Sixties Personal Reflections on the '60s and Today*, which was the follow-up publication to an earlier work regarding the World War II cohort group, *The Greatest Generation* (Brokaw, 1998). Brokaw's publication (2007) focuses on the decade of the 1960's and is described as a “fault line” in American history. The catalyst for the publication, and perhaps for a lot of media attention that year, was the fortieth anniversary of the year 1968 – which many point to as a defining year in the lives of baby boomers with dramatic historical events intersecting the entire cohort. It is interesting that while Brokaw (2007) gave tribute to the impact of the baby boomer cohort with his book *Boom!* (this book was re-issued in 2008 in paperback with the modified title - *Boom!: Talking About the Sixties*:



What Happened, How It Shaped Today, Lessons for Tomorrow with DVD), another publication was released the year before by Leonard Steinhorn (2006), *The Greater Generation: In Defense of the Baby Boom Legacy*, which appeared to be a rebuttal to Brokaw's earlier book which gave to "The Greatest Generation" for winning World War II and braving the Depression, but Steinhorn (2006) argued that the boomers, "The Greater Generation", ushered in an amazing sea change and has brought about a lasting legacy of tolerance and equality for all.

Another recommended book, but having more of an academic perspective represented in its chapters, is the edited book, *The Baby Boomers Grow Up: Contemporary Perspectives on Midlife*, by Susan Krauss Whitbourne and Sherry Willis (2006). The editors proposed an interesting developmental perspective in relation to the aging baby boomers in that "middle-age" was to be considered (approximately) from age 40 to 65 to reflect how the boomers were re-conceptualizing the manner in which both mid life and aging were defined and understood subjectively (Whitbourne & Willis, 2006).

In terms of the intersect with aging baby boomers and mass media, the book *Mass Media, an Aging Population, and the baby boomers* by Michael Hilt and Jeremy Lipschultz (2005) represents a good start. One may however fear that their work is already out dated, due to the rapid changes in the domain of technology, especially Web 2.0 applications and the social media via the Internet. The book covers many issues but obviously a lot has happened in the domain of the Internet since 2005. For example, Facebook had barely started in 2005 and now Facebook reaches over 500 million plus active users (as of February, 2010) and one of the fastest growing user segments for

Facebook are older adults. In fact, the growth rate among baby boomers surpasses younger consumers. The Pew Research Center reported in August 2010 that social networking use among internet users ages 50 and older has nearly doubled – from 22% to 42% since 2009. Half of internet users ages 50-64 and one-in-four users ages 65 and older now use social networking sites (Pew Research Center, 2010).

In contrast to Peter Peterson's (1999) perspectives, which portray the aging of America as an impending (primarily economic) catastrophe (see *Gray Dawn: How the Coming Age Wave Will Transform America*), the authors James Schulz and Robert Binstock (2006) take a more balanced (like Freedman, 1999) viewpoint in their book, *Aging Nation: The Economics and Politics of Growing Older In America*. While Schulz and Binstock (2006) agree that the elderly baby boomers may be "more exposed to the unpleasant risks of being elderly that have been the generations immediately preceding them," they also think that the "Merchants of Doom" (like Peterson, 1999; and Willets, 2010 with his book, *The Pinch: How the Baby Boomers Took Their Children's Future - And Why They Should Give it Back*, and Beckett, 2010 with his book, *What Did the Baby Boomers Ever Do For Us?*) portray the aging baby boomers as a "gray peril" because of the lingering effects of the "greedy geezer" stereotype made popular in earlier decades. And yet Schulz and Binstock (2006) do not deny the impact of the aging baby boomers,

Now, the future impact of the baby boomers on government old-age benefit programs is a prominent feature of public policy discussions. The reason, of course, is that aged baby boomers will vastly increase the future number of individuals eligible for Social Security. Medicare, and other old-age [programs.

At present, the number of people aged 65 and older is about 35 million, when all baby boomers will have turned age 65 or older, the number in that category will have doubled to about 71 million. Consequently, the number of persons eligible, for example, for Social Security's retired worker benefits and for Medicare will essentially double (p. 5)

But they think that the focus on the gray peril (or gray dawn) by the media is based on a misleading assumption that the past is prologue...in effect, they challenge the notion of a demographic crisis and call it a "phony threat" (see also Tom Osenton, [2009] and his book, *Boomer Destiny: Leading the U.S. through the Worst Crisis Since the Great Depression*). The debate has continued in relation to the potential generational legacy of the aging baby boomers as evidenced with the articles (see Kinsley, 2010) in the October, 2010 issue of *The Atlantic*, "The Boomers Last Chance" which offered an overview of the challenges and a possible path toward redemption,

Self-absorbed and self-indulged, the postwar generation is leaving a bitter legacy: crumbling infrastructure, crushing public debt, and a reflexive cynicism about all institutions, from churches to Congress to the media. It's time for redemption, [argues Michael Kinsley](#) in the October issue of the magazine. Kinsley urges fellow Boomers to cough up some cash—say, \$14 trillion—to fix the mess they're leaving. We invited seven experts from a variety of fields—economics, demography, sociology—to comment on the essay (see <http://www.theatlantic.com>)

One of the most important and comprehensive publications on understanding the impact of the aging baby boomers in multiple dimensions is the two-volume publication

edited by Robert Hudson (2009), *Boomer Bust? Economic and Political Issues of the Graying Society {Volume 1: Perspectives on the Boomers; Volume 2; The Boomers and Their Future}*. This is an indispensable resource for any professional who is seeking a intellectual map that could guide policy decisions and offer innovative interventions to make the future one of promise instead of relentless challenge. There is a lot of wisdom in this edited two-volume book and following are a few cogent statements from Hudson (2009),

The world of boomers is marked both by intracohort differences and intercohort similarities (p. vii)

How the larger society and the boomers themselves understand their needs, contributions, and standing will very much affect how the nation responds to the boomer's imposing presence. (p. viii).

By 2030, the entire cohort will have reached age 65 and one in five Americans will be age 65 or over, compared to about one in eight today (p. 3).

Although boomers born in 1946 will soon reach retirement age at the rate of one every 11.5 seconds, boomers born in 1960 (the peak birth year of the baby boom) will retire at the rate of one every 7.5 seconds (pp. 5-6).

In 2041, {2007 Trustees Report for Social Security} there will be no more bonds left to sell and trust funds will be depleted. This date is often described as the point in which Social Security is "bankrupt", giving the impression that there will be no money left in the program. In reality, the exhaustion of the trust funds, Social Security will continue to receive annual revenues from payroll taxes and partial taxation of the Social Security benefits that high-income beneficiaries

receive. This revenue will be sufficient to pay 75 percent of promised benefits in 2041 and will gradually fall to 70 percent of benefits in 2081 – assuming the Social Security Act is not changed (p. 7). In 2041, the oldest members of this generation will be in their 90s, and the youngest will be 77 (p. 9).

...a close analysis of the CBO projections shows that population aging is not the primary factor driving the rise in America's health care costs. By itself, growth in the share of the older population accounts for less than 20 percent of the projected growth in federal Medicare and Medicaid spending over the next fifty years, whereas *growth in medical spending* per person above and beyond the increase attributable to population aging and economic growth accounts for about 80 percent (p. 10).

Although the aging of the baby-boom generation is commonly depicted in the popular press as cause for alarm, the empirical evidence reviewed here suggests there is no reason to fear the coming demographic shift. In fact, the benefits of an aging population may outweigh the costs as millions of boomers – buoyed by gains in longevity, education, and health – are expected to reinvent retirement as a more active stage of life that mixes work, leisure, and national service (p. 17).

The perspectives found in Hudson (2009) are supported cautiously by the work of Olshansky, Goldman, Zheng, and Rowe (2009) in their publication titled, *Aging in America in the Twenty-first Century: Demographic Forecasts from the MacArthur Foundation Research Network on an Aging Society*,

In sum, the extension of life and population aging are world-changing events that will have profound impacts on generations to come. It is our contention that

official government forecasts of survival, life expectancy, and aging for the US population may have been significantly underestimated. The demographic trends anticipated here will exacerbate the economic, social, and health challenges posed by a growing elderly population. But if the extension of life achieved in the coming years can be converted into healthy productive years, then these challenges could be counterbalanced by an equal measure of opportunity and the emergence of a productive and equitable society. (p. 858).

V. Looking Ahead:

The Older Population in the United States 2010 to 2050

(Grayson & Velkoff, 2010, Census Bureau report).

Between 2010 and 2050, the United States is projected to experience a rapid growth in its “older population” (this refers to those aged 65 and older). Nearly one in five U.S. residents will be aged 65 and older in 2030. By 2030, all of the baby boomers will have moved into the ranks of the older population. The number of people in the oldest-old age group (85 +) is projected to grow from 5.8 million in 2010 to 8.7 million in 2030. In 2050, this group is projected to reach 19 million. The aging of the older population is noteworthy, as those in the oldest ages often require additional care giving and support.

In 2050, the number of Americans aged 65 and older is projected to be 88.5 million, more than double its projected population of 40.2 in 2010. The baby boomers are largely responsible for this increase in the older population, as they will begin crossing this category in 2011.

As the U.S. population grows older, the racial and ethnic composition of the older populations is also expected to change. The U.S. Census Bureau expects to see an

increase in the proportion of the older population that is Hispanic and an increase that is race other than White (Gassoumis, Wilber, Baker, & Torres-Gil, 2010).

VI. Utah and Aging Baby Boomers

Most people do not associate the State of Utah as having either a large number (absolute number) of older adults or having a large percentage of older adults (proportion), and this is somewhat substantiated by a US Census Bureau report in 2006 (but based on 2000 Census data) which showed that Utah was the only state where baby boomers constituted less than 25 percent (Utah was 23%) in contrast to the proportion of Alaska's baby boom population of 32%. Baby boomers also comprised 30 percent or more of the population in New Hampshire, Vermont and Maine. Utah continued to have the youngest population in the nation, with a median age of 28.8 (Utah Data Guide, 2010). The average for the nation was 36.8. Utah had the highest percentage of its total population under age 5 of any state (9.8%). Utah has the second lowest percentage of total population 65 or older (9.0%) in the US. The national average was 12.9%. Yet, there is great variability in percentage of total population by 65 by county *within the state*. For example, Kane County (18.4%) and Washington County (17.7%) have relatively high percentages compared to other counties within the state, like Utah County, which had the lowest percentage at 6.5% (Utah Data Guide, 2010). The point here is that one needs to carefully take into account specific geographic regions (or counties) within the state of Utah and not just look at the entire state (at that level) for planning purposes.

In any case, the forecast for the *growth rate of older adults* (including the aging Baby Boom population) in the intermountain West and for Utah is significant. For example, Pamela Perlich, a senior research economist at the University of Utah's Bureau

of Economic and Business Research has said the state's traditional focus on youth issues leaves it "kind of unprepared" for the issues presented by impending aging boom.

Particularly impacted will be Salt Lake County, where the elderly population is projected to account for 40 percent of the growth over the next 50 years (Perlich, 2007; Perlich, 2006; Perlich, 2009).

Based on July 1, 2009 estimates from the Census Bureau, 12.7% of Utah's population was 60 and older (or 345,050 individuals) and that rate of growth between 2008 and 2009 was at 3.6%. The rate of growth of 3.6% for 60 and older was ranked 5th in the nation.

Another recent demographic report by Frey, Berube, Singer, & Wilson (2009), *Getting Current: Recent Demographic Trends in Metropolitan America*, projects that the fastest senior growth will occur primarily in the Intermountain West and Southeast United States. Specifically, they have projected that Utah will experience a 45% rate of increase in the 65 + population which would place Utah it in *the top ten states* in the country for rate of increase. Furthermore, they also indicated that Salt Lake City is ranked 19th in the country for increase of older adults (19%) due to the aging of baby boomers (change in Population Age 55 to 64) during the time period of 2000–2007. Ogden-Clearfield was ranked 20th with an 18% growth rate. Frey et al (2009) offered some interesting analysis of the trends of aging boomers related to certain geographic areas,

A similar pattern emerges from projected state level growth in the 65-and-over population between 2010 and 2020, the decade when boomers become full-fledged seniors. Again, the fastest senior growth will occur in the intermountain West, the Southeast, and Texas—states where the senior population is projected to grow by

up to 70 percent in just one decade. Once again, these states will have attracted most of their aging boomers well before they reach their senior years, rather than as migrants during the next decade. For example, Georgia's senior population will increase by 40 percent between 2010 and 2020 due to the "aging in place" of boomers alone, and only an additional 4 percent due to the in-migration of people age 65 and over....

In many respects, the boomers were the first fully "sub-urban generation," having spent most of their lives there. The aging in place of suburban baby boomers will thus make the suburbs in most parts of the country a lot grayer than they have ever been before. In the New York and Los Angeles metro areas, both central and suburban counties are projected to have brisk senior growth from 2010 to 2020 (Figure 5-2). But in each case, suburban senior growth rates will exceed those in the urban core.

The rise of large numbers of seniors in suburban communities that are used to catering to the needs of younger populations and families with children will bring new challenges to their residents and local governments. Fortunately, the fast growing "younger" elderly population (ages 65 to 74) need fewer medical and other costly social services than seniors in their late 70s and 80s. Regardless, the next decade will herald the dawn of a new era of suburban graying in all parts of the country. In fast-growing parts of the country, there may be short-term gains as well-off younger seniors create demand for new types of housing and cultural amenities, and may remain involved in the labor force. By contrast, burgeoning senior populations in slower-growing parts of the country may be comprised

disproportionately of “older” elderly, who may require greater social support, along with more affordable private and institutional housing and accessible health care providers.

For more information about the prospect of an aging society within specific geographic locations of the state of Utah, readers are recommended the following resources:

The Utah Aging Initiative: Anticipating the Opportunities and Challenges of our Aging Population by Utah Department of Human Services and Center for Public Policy and Administration – University of Utah, available at <http://www.hsdaas.utah.gov/pdf/aging-initiative.pdf>

Age Structure in Salt Lake City- 2009 – by Wesley Green (2009), Urban Research class – University of Utah report, Pamela Perlich.

An Analysis of Slat Lake City’s Senior Population – by Mark Connors (2009), Urban Research class – University of Utah report, Pamela Perlich.

VII. Implications of Aging Baby Boomers for Students Seeking an Inter-professional Degree and/or Gerontology Certificate through the Gerontology Interdisciplinary Program at the University of Utah

As mentioned earlier, preparations have been ongoing for this significant demographic event – and age wave - for almost forty years. The Gerontology Interdisciplinary Program started in 1972 (our 40th anniversary is celebrated in 2012) and we have offered educational programs at the University of Utah such as the undergraduate and the graduate certificate to train the leaders in the field of aging to be ready for the challenges – and the promise – of an aging society. We also have offered a Master’s Degree in Gerontology (since 1993), which is our premier educational

experience for those who seek to offer quality leadership and administrative skills in a variety of settings ranging from long-term care facilities to positions in government and non-profit agencies to the private entrepreneurial sector. The significant demographic event of the early (or older) baby boomers reaching the 65 year old threshold is critical as it marks the entrance into a supposed “old age” by a dramatic number of individuals (the baby boom cohort – all 78 million of them) who will year after year, until about 2030, journey their way into the ranks of an “older population.” As previously noted the effect on every conceivable institutional and social-cultural dimension in this country will be monumental and unprecedented. The question is – and will be – are we ready?

The answer to that question is, at least from an educational standpoint, is that – *we are.*

The Gerontology Interdisciplinary Program is ready to offer and serve students with a degree-seeking experience the Master’s Degree in Gerontology (M.S.) specifically to prepare them for leadership and management level opportunities in the field of Gerontology. The department also offers a graduate and undergraduate certificate in gerontology, which serves to complement almost every major, specialty, and profession at the University of Utah. Our courses address the full spectrum of aging issues from the macro level perspectives of social-cultural issues (chronological age, gender, race and ethnicity, demographics, socio-economics, the role of social media and aging) to the mid-range perspectives of family and community (care giving, services and programs, long-term care, geriatric care management) and to the micro level perspectives of the individual older adult (psychology and physiology of aging, biological perspectives of aging, impact of technology on aging experience). We examine both the challenges of

aging (chronic disease, financial and retirement issues) and the promise of aging (health and optimal aging). We facilitate a scholarly examination of the aging process and we embrace the use of advanced technological tools in our classroom activities. Our approach is to embrace interdisciplinarity in understanding the aging experience (see Lattuca, 2001).

An overwhelming majority of our degree-seeking graduates have found career opportunities and employment in the field of aging and are working in rewarding job settings in various levels of the labor market. In one publication, over 100 different careers were identified in the field of gerontology (See Grabinski, 2007), but we believe that there will be a greater expansion of the “silver-industries” which would thus create more job opportunities for our graduates in the next several decades (see Moody, 2004) due to the increasing numbers of aging boomers who will be seeking high quality professionals with an extensive knowledge in gerontology who would be able to administer effective services and programs and offer consultation to the growing needs of an aging population. We are also ready to address the needs of aging baby boomers who are seeking to transition back into the university setting and who desire to consider “re-careering” into the field of aging (see Schaefer, 2010).

VIII. Recommended Web Sites

<http://www.bbhq.com/whatsabm.htm> - Baby Boomer Headquarters.com

<http://www.helloboomers.com/> - Hello Boomers.com

<http://www.babyboomers.com/> - Baby Boomers.com

<http://www.geron.org/> - Gerontological Society of America

<http://www.asaging.org/index.cfm> - American Society on Aging

<http://www.aoa.gov> - Administration on Aging

<http://www.aging.utah.edu> - University of Utah Center on Aging

<http://www.boomerproject.com> - Boomer Project

<http://www.boomerdeathcounter.com> - Baby Boomer Death Counter

<http://www.utboomer.com/> - Utah Baby Boomers.com magazine

A series of briefs from the MetLife Mature Market Institute examines characteristics the baby boomers into 3 groups: [Younger Boomers](#), [Middle Boomers](#), and [Older Boomers](#).

AAHSA – [The Cabinet on Future Needs of Consumers](#)

IX. Recommended people to contact regarding aging baby boomer issues at University of Utah

The University of Utah Center on Aging has over a hundred different faculty member associates with various research and teaching interests in the field of aging. Please go to aging.utah.edu to learn more of the scholarship activities that relate to aging issues. Contact Dr. Mark Supiano, Executive Director, for more information at email: aging@hsc.utah.edu



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